

FILED
6/21/22 1:13 pm
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U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
Zoli A. LaPorte) **Case No. 22-70143 – JAD**
& Kelly M. LaPorte)
Debtor(s).) **Chapter 13**
X Related to ECF 5

ORDER OF COURT
(Check Boxes That Apply)

- ☐ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
April 27, 2022
- ☒ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection _____

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,342.00 effective 5/1/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,361.00, beginning 7/22. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☒ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
-

- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- First National Bank of PA CL#2
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☐ K. Additional Terms and Conditions:
-

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after

the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

DATED: June 21, 2022


Jeffrey A. Deller jah
United States Bankruptcy Judge

In re:
Zoli A. LaPorte
Kelly M. LaPorte
Debtors

Case No. 22-70143-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jun 21, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Zoli A. LaPorte, Kelly M. LaPorte, 638 Stable Road, Indiana, PA 15701-9017
15491955	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15476811	+ Commonwealth of Pennsylvania, Office of Attorney General, Financial Enforcement Section, 15th Floor Strawberry Square, Harrisburg, PA 17120-0001
15476812	+ Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15476824	Excelsa Health - Hospital, PO Box 645773, Pittsburgh, PA 15264-5255
15476826	+ Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15476831	Freedom Credit Union, Arsenal Bus Center, Philadelphia, PA 19137
15479841	INDIANA REGIONAL MEDICAL CENTER, ACCOUNT MAINTENANCE DEPARTMENT, 835 HOSPITAL ROAD, PO BOX 788, INDIANA, PA 15701-0788
15476834	IRMC, PO Box 645546, Pittsburgh, PA 15264-5253
15478085	+ KeyBridge Medical Revenue Care, PO Box 1568, Lima, OH 45802-1568
15476835	+ Keybridge Medical RE, PO Box 645546, Pittsburgh, PA 15264-5253
15476851	Revco Solutions, Inc., PO Box 2724, Columbus, OH 43216-2724
15482070	+ Upstart Holdings, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 22 2022 03:22:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15476787	+ Email/Text: backoffice@affirm.com	Jun 22 2022 03:14:00	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
15491956	+ Email/PDF: pa_dc_ed@navient.com	Jun 22 2022 03:11:42	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15487966	Email/PDF: bncnotices@becket-lee.com	Jun 22 2022 03:11:38	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15476790	+ Email/PDF: bncnotices@becket-lee.com	Jun 22 2022 03:11:51	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15476788	+ Email/PDF: bncnotices@becket-lee.com	Jun 22 2022 03:11:34	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15476792	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 22 2022 03:13:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15476794	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 22 2022 03:13:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413

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15476797	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 22 2022 03:14:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15476796	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 22 2022 03:14:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15476800	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2022 03:11:31	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15476798	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2022 03:11:49	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15489416	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2022 03:11:40	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15476802	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2022 03:11:49	Capital One Bank/Walmart, PO Box 30285, Salt Lake City, UT 84130-0285
15476809	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2022 03:22:05	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15476810	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2022 03:22:05	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15476816	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 22 2022 03:11:52	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15476813	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 22 2022 03:11:34	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15478653	Email/Text: mrdiscen@discover.com	Jun 22 2022 03:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15476819	+ Email/Text: mrdiscen@discover.com	Jun 22 2022 03:13:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15476821	+ Email/Text: mrdiscen@discover.com	Jun 22 2022 03:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15476828	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 22 2022 03:13:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15476827	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 22 2022 03:13:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15478163	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 22 2022 03:13:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15476829	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 22 2022 03:11:42	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15476830	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 22 2022 03:11:34	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15476832	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jun 22 2022 03:13:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
15476833	+ Email/PDF: cbp@onemainfinancial.com	Jun 22 2022 03:11:30	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15476806	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 22 2022 03:11:49	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15476803	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 22 2022 03:11:49	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15484222	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 22 2022 03:13:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15476836	+ Email/Text: processing@keybridged.com	Jun 22 2022 03:14:00	KeyBridge Medical Revenue, 2348 Baton Rouge Ave, Lima, OH 45805-1167

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User: auto

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15476837	+ Email/Text: processing@keybridged.com	Jun 22 2022 03:14:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15476839	+ Email/Text: PBNCNotifications@perituservices.com	Jun 22 2022 03:13:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15476838	+ Email/Text: PBNCNotifications@perituservices.com	Jun 22 2022 03:13:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15489771	Email/PDF: resurgentbknofications@resurgent.com	Jun 22 2022 03:22:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15476845	+ Email/PDF: pa_dc_claims@navient.com	Jun 22 2022 03:11:51	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15476840	+ Email/PDF: pa_dc_ed@navient.com	Jun 22 2022 03:11:33	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15476850	+ Email/PDF: cbp@onemainfinancial.com	Jun 22 2022 03:11:38	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15486622	+ Email/PDF: cbp@onemainfinancial.com	Jun 22 2022 03:11:48	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15478476	+ Email/PDF: cbp@onemainfinancial.com	Jun 22 2022 03:11:30	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
15477484	+ Email/PDF: rmscedi@recoverycorp.com	Jun 22 2022 03:11:52	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489368	^ MEBN	Jun 22 2022 03:09:19	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15476852	+ Email/Text: bankruptcy@roundpointmortgage.com	Jun 22 2022 03:13:00	RoundPoint Mortgage Servicing Corp., 446 Wrenplace Road, Fort Mill, SC 29715-0200
15476853	^ MEBN	Jun 22 2022 03:09:11	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15476854	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2022 03:11:38	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15476855	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2022 03:11:30	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15476857	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2022 03:11:38	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15476856	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2022 03:11:39	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15476858	Email/Text: bknotice@upgrade.com	Jun 22 2022 03:13:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15476860	Email/Text: bknotice@upgrade.com	Jun 22 2022 03:13:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15476862	+ Email/Text: LCI@upstart.com	Jun 22 2022 03:13:00	Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
15476863	+ Email/Text: LCI@upstart.com	Jun 22 2022 03:13:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15476867	Email/Text: bankruptcy_notices@wgresorts.com	Jun 22 2022 03:13:00	Westgate Resorts Ltd, Attn: Bankruptcy, 5601 Windhover Dr., Orlando, FL 32819
15476866	Email/Text: bankruptcy_notices@wgresorts.com	Jun 22 2022 03:13:00	Westgate Resorts Ltd, c/o Central Florida Investments, Inc., 5601 Windhover Dr., Orlando, FL 32819
15476864	+ Email/PDF: cbp@onemainfinancial.com	Jun 22 2022 03:11:38	Webbank/onemain/fis, Po Box 31535, Tampa, FL 33631-3535
15476868	+ Email/Text: ebankruptcy@woodforest.com		

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Jun 22 2022 03:14:00

Woodforest National Bank, 25231 Grogans Mill Road, The Woodlands, TX 77380-3103

15476869 + Email/Text: ebankruptcy@woodforest.com

Jun 22 2022 03:14:00

Woodforest National Bank, Attn: Bankruptcy, Po Box 7889, The Woodlands, TX 77387-7889

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
15487967	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15476791	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15476789	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15476793	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15476795	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15476801	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15476799	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15476817	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15476818	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15476814	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15476815	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15476820	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15476822	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15476807	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15476808	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15476804	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15369, Wilmington, DE 19850
15476805	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Po Box 15369, Wilmington, DE 19850
15476846	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15476847	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15476848	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15476849	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15476841	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15476842	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15476843	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15476844	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15476859	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court., Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15476861	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court., Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15476865	*+	Webbank/onemain/fis, Po Box 31535, Tampa, FL 33631-3535
15476823	##+	Equity Sales, 1200 Ford Rd, Minnetonka, MN 55305-1616
15476825	##+	Finance System, Inc., 32 S 9th, Richmond, IN 47374-5504

TOTAL: 1 Undeliverable, 28 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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User: auto

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Date: Jun 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
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TOTAL: 6